

United States Bankruptcy Court
Southern District of Mississippi

In re:
Koretta Lean Stokes
Debtor

Case No. 24-50106-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Apr 09, 2025

User: mssbad
Form ID: pdf012

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2025:

Recip ID	Recipient Name and Address
db	+ Koretta Lean Stokes, P.O. Box 1906, Monticello, MS 39654-1906

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Eric C Miller	on behalf of Creditor U.S. Bank National Association as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-BC1 logsecf@logs.com
Nathan Rester, I	on behalf of Creditor U.S. Bank National Association as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-BC1 nathanrester@gmail.com
Thomas Carl Rollins, Jr	on behalf of Debtor Koretta Lean Stokes trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com

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United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

Wesley H. Blacksher

on behalf of Creditor Bridgecrest Acceptance Corporation BlacksherW@aol.com
debbie_presley.wcp@outlook.com;debbie_presley@bellsouth.net

TOTAL: 7



SO ORDERED,

**Judge Katharine M. Samson
United States Bankruptcy Judge
Date Signed: April 9, 2025**

The Order of the Court is set forth below. The docket reflects the date entered.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI
GULFPORT-6 DIVISION**

IN RE: KORETTA LEAN STOKES A/K/A
KORETTA L STOKES, DEBTOR

CHAPTER 13 PROCEEDING

CASE NO. 24-50106-KMS

AGREED ORDER DOCKET NO. 52

THIS CAUSE came on for consideration on the Motion to Lift Automatic Stay filed by U.S. Bank National Association, as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-BC1, and that the Court being advised further that the Defendant, Koretta Lean Stokes a/k/a Koretta L Stokes and Plaintiff have reached an agreement concerning the issues of said Motion and being fully advised that the parties agree as follows:

IT IS, THEREFORE, ORDERED AND ADJUDGED that the Debtor's Chapter 13 Plan shall be and is hereby amended by adding the post-petition arrears for the months of February, 2024 through March, 2025 in the amount of \$480.33 each, Debtor suspense in the amount of \$82.64 and that the Proof of Claim of Plaintiff shall be and is hereby amended to reflect a total increase in arrearage of \$878.02, including an additional \$550.00 for attorney fees and \$199.00 for filing fees and that the Proof of Claim of Plaintiff shall be and is hereby amended to reflect a total increase in arrearage of \$1,627.02.

IT IS FURTHER ORDERED AND ADJUDGED that the Chapter 13 Trustee is hereby authorized to amend the Debtor(s) wage order and/or plan payment as necessary to account for the added debt, so that the Debtor(s) plan can complete as originally proposed or as modified prior to the entry of this order.

In the event the instant bankruptcy proceeding is dismissed, discharged or converts, this Consent Order shall be terminated and have no further force or effect.

IT IS FURTHER ORDERED AND ADJUDGED that upon the failure of the Debtor to pay any of the post petition monthly mortgage payments resuming April 1, 2025 directly to the Chapter 13 Trustee, as and when it becomes due and said delinquency continues for more than 45 days thereafter that at the end of said 45 day period the Chapter 13 Trustee shall give Debtor, Debtor's Attorney and Trustee a 14 day Notice of Default, during which time Debtor may reinstate by paying to Plaintiff all post-petition arrearage. If the delinquency is not cured within the 14-day period, the Automatic Stay shall be lifted without further order of this Court. In the event that the Automatic Stay is lifted, U.S. Bank National Association, as Trustee for SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-BC1 may pursue all remedies KMS
as to the property available to it under the terms and conditions of said Deed of Trust, and applicable state law including initiation of foreclosure proceedings against Defendant's property described as follows:

Begin at a point where the North boundary line of the SE 1/4 of the NE 1/4 intersects the East boundary line of Highway No. 27 as the same now runs; thence East along the North boundary of the SE 1/4 of the NE 1/4 a distance of 420 feet; thence South parallel to Highway, No.27 a distance of 105 feet; thence West parallel to the North boundary of the SE 1/4 of the NE 1/4 to the East side of Highway No. 27; thence in a Northerly direction along the East right of way line of Highway No. 27 to the point of beginning of the land herein described; and being situated in the SE 1/4 of the NE 1/4 of Section 5, Township 6 North, Range 11 East, Lawrence County, Mississippi, and containing one acre, more or less.

and being subject to that Deed of Trust recorded in the Lawrence County Chancery Clerk's office in Book 427 at Page 122.

IT IS FURTHER ORDERED AND ADJUDGED that upon the lifting of the automatic stay that the Trustee shall abandon the hereinabove described property from the estate pursuant to 11 U.S.C. Section 544(b).

IT IS FURTHER ORDERED AND ADJUDGED that the entry of this order shall constitute the entry of a final judgment pursuant to Bankruptcy Rule 9021 and Rule 58 of the

Federal Rules of Civil Procedure and shall be applicable to any subsequent conversion of this case to any other Chapter under the Bankruptcy Code.

##END OF ORDER##

AGREED TO:

/s/ Eric C. Miller

William Savage

Eric Miller

Attorney for Plaintiff

/s/ Thomas Carl Rollins, Jr. With Express Permission

Thomas Carl Rollins, Jr., The Rollins Law
Firm, PLLC, Attorney for Debtor

/s/Samuel J. Duncan, Atty for

David Rawlings, Trustee

Presented by:

William Savage #105785

Eric Miller #102327

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Flowood, MS 39232

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Facsimile No. (601) 981-9288

E-mail: logsecf@logs.com

BK Case No. 24-50106-KMS

AGREED ORDER BREAKDOWN					
In Re: Koretta Lean Stokes a/k/a Koretta L Stokes					Chapter 13
					BK Case No: 24-50106-KMS
2/2025 - 3/2025	No. of Months 2	X Monthly Payment of	\$480.33	=	\$1,440.99
Unapplied/Suspense				=	\$82.64
Accrued Late Charges				=	\$0.00
Court allowed Bankruptcy Atty Fees					\$550.00
Court allowed Bankruptcy Atty Costs					\$199.00
TOTAL				=	\$1,627.02